Certificate Number: 19831-MOE-DE-037720585

Bankruptcy Case Number: 23-42829



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 28, 2023</u>, at <u>10:57</u> o'clock <u>AM CDT</u>, <u>Hope A Arnold</u> completed a course on personal financial management given <u>by internet</u> by <u>Diana S. Daugherty</u>, <u>Standing Chapter 13 Trustee</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Missouri.

Date: August 29, 2023 By: /s/Scott E Kehiaian

Name: Scott E Kehiaian

Title: <u>Instructor</u>